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## Senate

The Senate met at 9:30 a.m. and was called to order by the Honorable KIRSTEN E. GILLIBRAND, a Senator from the State of New York.

### PRAYER

The Chaplain, Dr. Barry C. Black, of-  
ficed the following prayer:

Let us pray.

O God, who loves us without ceasing, we turn our thoughts toward You. Remain with our Senators today so that for no single instance they will be unaware of Your providential power.

We thank You for Your infinite love that permits us to make mistakes yet still grow in grace and a knowledge of You. Lord, save us from any evil course or idle path that leads away from Your will. Today, we pray for the President of the United States and for the leaders in every land. Help them to bear their responsibilities with honor, and, Lord, today we also thank You for the amazing career of Senator BARBARA MIKULSKI.

We pray in Your holy Name. Amen.

### PLEDGE OF ALLEGIANCE

The Honorable KIRSTEN E. GILLIBRAND led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

### APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. INOUE).

The assistant legislative clerk read the following letter:

U.S. SENATE,  
PRESIDENT PRO TEMPORE,  
Washington, DC, March 21, 2012.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby

appoint the Honorable KIRSTEN E. GILLIBRAND, a Senator from the State of New York, to perform the duties of the Chair.

DANIEL K. INOUE,  
President pro tempore.

Mrs. GILLIBRAND thereupon assumed the chair as Acting President pro tempore.

### RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

### SCHEDULE

Mr. REID. Madam President, following leader remarks the Senate will be in a period of morning business for 1 hour, with the majority controlling the first half and the Republicans controlling the final half.

Following morning business the Senate will resume consideration of the capital formation bill. At approximately 10:40 this morning, there will be a cloture vote on the IPO bill.

### RESERVATION OF LEADER TIME

Mr. REID. Will the Chair announce the business of the day.

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

### MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business for 1 hour, with Senators permitted to speak therein for up to 10 minutes, with the time equally divided and controlled between the two leaders or their designees, with the majority controlling the first half and the minority controlling the final half.

The Senator from Illinois.

### AFFORDABLE HEALTH CARE ACT

Mr. DURBIN. Madam President, there has been a lot of discussion about the affordable health care act passed by Congress. In fact, just next week, across the street, the Supreme Court will take up this bill and decide whether it is constitutional. It is an important decision. It is one that will affect millions of Americans, and scarcely anyone understands the impact of this law and what it means to their daily lives.

The first aspect I wish to speak about is the most controversial aspect of it, the so-called individual mandate. What is it? From my point of view, it is a basic method of saying to everyone in America: You have a personal responsibility. You cannot say you are just not going to buy any health insurance; that you don't think you are ever going to need it and are not going to worry about it.

The problem is, of course, those people who make that statement get sick. Some of them get involved in accidents. Some go to a doctor and are diagnosed with terrible illnesses and diseases that require treatment and surgery, and that costs a lot of money. The uninsured people show up at hospitals. They are not pushed away; they are invited in. They receive the treatment. Then they can't pay for it.

It turns out that 63 percent of the medical care given to uninsured people in America isn't paid for—not by them. It turns out the rest of us pay for it. Everyone else in America who has health insurance has to pick up the cost for those who did not accept their personal responsibility to buy health insurance.

So, so what? What difference does that make? It makes a difference. It adds \$1,000 a year to our health insurance program. In other words, you and me and everyone with health insurance is subsidizing those people who say: Don't mandate anything on me. Don't tell me I have a personal responsibility. But when I get sick, you can pay

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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